

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18–10555–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michelle L. Meddings  
107 Strand Ave  
Sewell, NJ 08080

Social Security No.:  
xxx–xx–4837

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 16, 2018.

On August 19, 2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: October 6, 2021  
Time: 10:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101–2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 20, 2021  
JAN: eag

Jeanne Naughton  
Clerk

In re:  
Michelle L. Meddings  
Debtor

Case No. 18-10555-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 20, 2021

User: admin  
Form ID: 185

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Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2021:

Recip ID	Recipient Name and Address
db	+ Michelle L. Meddings, 107 Strand Ave, Sewell, NJ 08080-9230
cr	+ BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROU, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
cr	+ SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
517270506	+ ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
517270504	Alloy Federal Credit U, US-60, Alloy, WV 25002
517270508	+ BNC Mortgage Loan Trust 2006-1, US Bank National Association as Trustee, c/o Nationstar Mortgage d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517392621	CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517371217	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517270522	+ Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
517270524	+ Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270533	+ I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517270535	+ Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
517270536	+ Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270544	+ Kennedy Medical Group, PO Box 95000, Philadelphia, PA 19195-0001
517270549	+ Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517401413	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
517270552	+ Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
517270553	+ Prty Pls Fcu, 6 Lynam St, Wilmington, DE 19804-3135
517270554	+ Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
517270555	+ Radiology Associates of New Jersey, PC, 28075 Network Place, Chicago, IL 60673-1280
517270556	+ South Jersey Federal C, 1615 Huffville Rd, Deptford, NJ 08096-6406
517270559	+ South Jersey Gas, Attn: Ms. Fleming, PO Box 577, Hammonton, NJ 08037-0577
517270561	Square One Financial/Cach Llc, Po Box 5980, Denver, CO 80127
517270563	+ Walter Meddings, 107 Strand Ave, Sewell, NJ 08080-9230

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 20 2021 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 20 2021 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517270507	+ Email/Text: bankruptcy@pepcoholdings.com	Aug 20 2021 20:33:00	Atlantic City Electric, P.O. Box 13610, Philadelphia, PA 19101-3610
517286235	Email/Text: bankruptcy@pepcoholdings.com	Aug 20 2021 20:33:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5

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			Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517270509	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 20 2021 20:41:14	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517270510	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 20 2021 20:41:28	Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517270511	+ Email/Text: documentfiling@lciinc.com	Aug 20 2021 20:32:00	Comcast Bankruptcy Department, Attn: Jackie Gaynor, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2604
517270512	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 20 2021 20:33:00	Comenity Bank/Lane Bryant, Po Box 182273, Columbus, OH 43218-2273
517270517	+ Email/Text: electronicbkydocs@nelnet.net	Aug 20 2021 20:33:00	Dept Of Ed/582/nelnet, 3015 Parker Rd, Aurora, CO 80014-2904
517270513	+ Email/Text: electronicbkydocs@nelnet.net	Aug 20 2021 20:33:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270523	+ Email/Text: bknotice@ercbpo.com	Aug 20 2021 20:33:00	Enhanced Recovery Company, PO Box 23870, Jacksonville, FL 32241-3870
517270546	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 20 2021 20:32:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517270547	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 20 2021 20:33:00	Midland Credit Management, Inc., 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
517299009	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 20 2021 20:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517270548	+ Email/Text: Bankruptcies@nragroup.com	Aug 20 2021 20:33:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
517270550	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 20 2021 20:41:15	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517368803	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 20 2021 20:41:16	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
517345316	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 20 2021 20:41:33	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517270560	+ Email/Text: bankruptcy@sw-credit.com	Aug 20 2021 20:33:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
517270562	+ Email/PDF: gecsed@recoverycorp.com	Aug 20 2021 20:41:23	Synchrony Bank, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
517272188	+ Email/PDF: gecsed@recoverycorp.com	Aug 20 2021 20:41:32	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517292386	+ Email/Text: electronicbkydocs@nelnet.net	Aug 20 2021 20:33:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517270514	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270515	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270516	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270518	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270519	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270520	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505

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517270521	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270525	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270526	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270527	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270528	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270529	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270530	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270531	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270534	*+	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517270537	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270538	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270539	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270540	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270541	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270542	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270543	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270551	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517270557	*+	South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517270558	*+	South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517270505	##+	Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
517270532	##+	First Step Group, LLC, PO Box 29225, Minneapolis, MN 55429-0225
517270545	##+	KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 25 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2021 at the address(es) listed below:**

Name	Email Address
Andrew Thomas Archer	on behalf of Debtor Michelle L. Meddings aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Brian C. Nicholas	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@southjerseyfcu.com

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Laura M. Egerman

on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES  
2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com

Rebecca Ann Solarz

on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES  
2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE rsolarz@kmlawgroup.com

Sindi Mncina

on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES  
2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10